

Information to identify the case:

Debtor 1	<u>Anthony F MacNeil</u>	Social Security number or ITIN	xxx-xx-0153
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-10651-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony F MacNeil

3/11/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Anthony F MacNeil
DebtorCase No. 15-10651-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 43

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db
515316027 +Anthony F MacNeil, 1812 Patrick Thomas Court, North Las Vegas, NV 89086-1374
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, Inc. on behalf of USAF,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
515273304 +Atlanticare Urgent Care Center, 110 E. Jimmy Leeds Road, Galloway, NJ 08205-9479
515273305 +Autumn Ridge Apartments, 1501 Little Gloucester Road, Blackwood, NJ 08012-3468
515503263 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
515273311 +Dr. David Hassman, Berlin Medical Associates, 175 Crosskeys Road, Berlin, NJ 08009-9263
515273313 +Jamie Tunis, 11 Kings Ridge Road, Randolph, NJ 07869-2743
515273315 +Med Tech Clinical Laboratory, 175 Crosskeys Road, Suite 203, Berlin, NJ 08009-9263
515273319 Newegg.com Preferred Account, P.O. Box 105658, Atlanta, GA 30348-5658
515273332 Toyota Motor Credit Co, See Branch Listings, Brea, CA 92621
515501085 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 12 2020 00:03:04 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 12 2020 00:03:01 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515419201 +EDI: WFNBNB.COM Mar 12 2020 03:33:00 COMENITY CAPITAL BANK/PAYPAL CREDIT,
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515273306 +EDI: CAPITALONE.COM Mar 12 2020 03:33:00 Cap One, Po Box 30253,
Salt Lake City, UT 84130-0253
515273307 +EDI: CAPITALONE.COM Mar 12 2020 03:33:00 Cap1/boscv, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
515385360 EDI: BL-BECKET.COM Mar 12 2020 03:33:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515273309 +EDI: CITICORP.COM Mar 12 2020 03:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
515273310 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 12 2020 00:12:35 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875
515273334 E-mail/PDF: DellBKNotifications@resurgent.com Mar 12 2020 00:12:41 Webbank/dfs,
1 Dell Way, Round Rock, TX 78682
515273312 +EDI: PHINAMERI.COM Mar 12 2020 03:33:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145
515273308 EDI: JPMORGANCHASE Mar 12 2020 03:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850
515273314 +E-mail/Text: bncnotices@becket-lee.com Mar 12 2020 00:02:20 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
515273317 +EDI: NAVIENTFKASMSERV.COM Mar 12 2020 03:33:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
515273318 +EDI: NAVIENTFKASMSERV.COM Mar 12 2020 03:33:00 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655
515507881 EDI: PRA.COM Mar 12 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541
515508425 EDI: PRA.COM Mar 12 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o H H Gregg,
POB 41067, Norfolk VA 23541
515508472 EDI: PRA.COM Mar 12 2020 03:33:00 Portfolio Recovery Associates, LLC,
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515273320 +EDI: RMSC.COM Mar 12 2020 03:33:00 Paypal Credit, P.O. Box 105658,
Atlanta, GA 30348-5658
515273321 +E-mail/Text: BankruptcyMail@questdiagnostics.com Mar 12 2020 00:03:42
Quest Diagnostics Incorporated, 3 Giralda Farms, Madison, NJ 07940-1027
518051381 +E-mail/Text: bncmail@w-legal.com Mar 12 2020 00:03:13 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
518051382 +E-mail/Text: bncmail@w-legal.com Mar 12 2020 00:03:13 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
515273322 +EDI: DRIV.COM Mar 12 2020 03:33:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-n,
Dallas, TX 75247-3822
515273323 +EDI: SEARS.COM Mar 12 2020 03:33:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
515273324 +EDI: NAVIENTFKASMSERV.COM Mar 12 2020 03:33:00 Slm Financial Corp, 11100 Usa Pkwy,
Fishers, IN 46037-9203
515273329 +EDI: RMSC.COM Mar 12 2020 03:33:00 Syncb/care Credit, C/o Po Box 965036,
Orlando, FL 32896-0001
515273330 +EDI: RMSC.COM Mar 12 2020 03:33:00 Syncb/hh Gregg, C/o Po Box 965036,
Orlando, FL 32896-0001
515273331 +EDI: RMSC.COM Mar 12 2020 03:33:00 Syncb/sams Club, Po Box 965005,
Orlando, FL 32896-5005
515273333 EDI: TFSR.COM Mar 12 2020 03:33:00 Toyota Motor Credit Co., Toyota Financial Services,
P.O. Box 8026, Cedar Rapids, IA 52408
517568548 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Mar 12 2020 00:02:13
United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
515273335 +EDI: WFFC.COM Mar 12 2020 03:33:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 43

Date Rcvd: Mar 11, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516841887 EDI: ECAST.COM Mar 12 2020 03:33:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
515431086 EDI: ECAST.COM Mar 12 2020 03:33:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518051383* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
Seattle, WA 98121-3132
518051384* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
515273325* +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
515273326* +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
515273327* +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
515273328* +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
515273316 ##+Melissa Taylor, 7 Lighthouse Cove Apt A, Bringantine, NJ 08203-1255

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Ronald E. Norman on behalf of Debtor Anthony F MacNeil ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 5